

*****Effective 11/10/09. We have adopted additional procedures around how to handle MI files that do not opt into the MI 90 day hold.**

1. If the borrower does not opt in, yet loss mit has suspended the file prior to the sale being set, your firm is to proceed to sale and adjourn at that point.
 - a. If loss mit has suspended the foreclosure workstation, please email the foreclosure processor for further assistance
2. If funds have been received prior to the sale being set, your firm is to close and bill at that time.
3. If funds are received after the sale is set, your firm is to adjourn until:
 - a. -loss mit advises to close and bill due to permanent loan mod
 - b. loss mit advises to proceed w/foreclosure, your firm is okay to proceed w/foreclosure. (If there is any questions on how to proceed, please contact the case processor)

Appendix F– NJ Mortgage Stabilization Act

NJ Mortgage Stabilization Act (Amended effective July 2, 2009)

Expires January 1, 2011

The NJ Stabilization and Mortgage Relief Act was amended to include a subprime definition which was defined by the state and to further define "high cost" loans. The statute also clarified that the intent of the act is to actually "serve" a notice to qualified borrowers to inform them of their rights under the amended act.

Procedures for loans with complaints served on or after July 2, 2009;

- (1) Notice of the forbearance period must be served with the foreclosure complaint. The notice must contain certain information set forth in the amendment
 - a. Foreclosure attorney to determine which files qualify for the notice based on the following definitions and upon review of the TIL;
 - i. Subprime- The term "subprime" is now defined in the amendment. The definition requires the use of an index. We have identified a website that contains three indexes. Please add 1.5 percentage points to the lowest listed average in the three indexes for the time period when each loan closed. If the interest rate on the TIL is higher than the lowest index plus 1.5 percentage points, then the loan will be considered subprime within the meaning of the Act. The following index will be used; http://mortgage-x.com/general/national_monthly_average.asp?y=2006
 - ii. Default Docs has ensured the TIL will be available within 5 days of referral.
 1. Default docs will be checking for the TIL at day 45 of delinquency.
 2. If the TIL is not imaged, they will request from file management to have the TIL imaged.
 3. VendorScape has added the TIL as a document to add w/the referral.
 - iii. The definition of a high risk mortgage loan that appeared to refer to adjustable rate mortgages has been clarified to apply to mortgages with "a reset mortgage interest rate that increases the initial interest rate by two or more percentage points." The attorney should review SER1/ARM1 to review the initial interest rate or origination rate. If the initial interest rate change increases the origination rate by 2 points or more, the loan is considered high risk.
 - (2) The forbearance period will only take effect if the borrower "opts in" by notifying the lender in writing, within thirty (30) days after receiving the summons and complaint. (I suggest allowing the attorney to accept within 35 days of receipt to allow time for mailing, weekends, etc.)
 - (3) The forbearance period will start on the day the lender receives written notice from the borrower; and, the lender must notify the Court of the starting and ending dates of the forbearance period.
 - a. Attorney to add J90- NJ State hold and complete the actual date upon receipt of the written correspondence from the borrower
 - b. J91 NJ Resume step should have a forecast date of 180 days and actual date to be populated at the end of the forbearance period.
 - c. Once notice is received from the borrower, all activity that would in any way advance the foreclosure is suspended. Appendix G – CO Foreclosure Deferment

Appendix G – CO Foreclosure Deferment

Colorado HB 1276 Foreclosure Deferment- August 1, 2009

Attorney Procedures

The new law, known as the "Time Out Bill" or the "Foreclosure Deferment Bill" will be effective for foreclosures filed after August 1, 2009. In summary, eligible borrowers can apply for and may receive a 90-day deferment of the foreclosure on their property if they qualify.

Liaison Responsibility

NA

Attorney Procedures

Within 15 calendar days of delivering a complete foreclosure package to the public trustee, the holder of the indebtedness must post a notice on the property advising the eligible borrower that they may qualify for a deferment.

1. If interested, the **Eligible Borrower** must contact a HUD-approved counselor within 20 calendar days of the posting of the special notice.
2. The counselor will promptly notify the holder and their attorney that he/she has been contacted by a borrower. Within 10 days of notification by the counselor, the holder must notify the counselor in writing of an address to be used for payments (as well as electronic payment information).
3. Within 30 days of the initial contact with the borrower, the counselor shall determine if the **eligible borrower qualifies** for the deferment. An **eligible borrower** is automatically disqualified if:
 - a. the property is abandoned
 - b. Gross waste has been committed on the property
 - c. The borrower is currently in Bankruptcy or within the last 24 months has received a discharge under Chapter 7 of the Bankruptcy Code or has received a discharge under Chapter 13 of the Bankruptcy Code in which the borrower received a modification of his loan.
4. If the counselor determines that the deferment is warranted, the counselor must certify to the public trustee the deferment within the initial 30-day time frame. At that time, the public trustee will place the foreclosure on hold, notify the foreclosure attorney, will cancel all publications and will begin to postpone the foreclosure sale week to week.
5. Foreclosure attorney will utilize the mediation procedures to place the file on hold for 90 days. (**See mediation procedures below**)
 - a. The K74 and K75 mediation steps should be placed on the loan per the mediation procedures. This will prompt Cash to accept payments accordingly.
6. During the 90-day deferment period the following shall occur:
 - a. Holder and borrower shall negotiate the opportunity for a workout of the subject loan.
 - b. The borrower shall make payments to the **attorney** in the amount of 66.667 percent of the monthly P&I payment due prior to the delinquency and if the debt was escrowed, 1/12 of the taxes and insurance due prior to the delinquency.
 - c. The attorney is to forward payments to;

Wires for WF Attorney only, this account is not disclosed to the mortgager.

Client 708
Wells Fargo Home Mortgage
Attn: Foreclosure Cash
MAC x2302-04c
1 Home Campus
Des Moines, IA 50328

Client 106
America's Servicing Co
Attn: Default Payment Supervisor
MAC# x2302-04C
1 Home Campus
Des Moines, IA 50328

Wiring Instructions for:
Wells Fargo Attorney only-
Wells Fargo Bank, N.A
Beneficiary Bank ABA: 121000248
Beneficiary Bank Acct:
3000500412
Special Information for Beneficiary
Apply funds to loan: xxxxxxxxxxxx
Mortgagor: xxxxxxxxxxxxxxxxxxxx
Sender's Name and Phone Number

- d. The first payment must be made within 5 days of the certification to the public trustee and due every 30 days thereafter during the deferment period.
- e. **Acceptance of these payments is not a waiver of the default.**

Mediation Procedures

Memorandum

Date: 06/29/09

To: Wells Fargo Home Mortgage Foreclosure Management

From: Wells Fargo Home Mortgage Compliance

Subject: State required mediation

In an effort to ensure the flow of information between Wells Fargo and the Attorney Network is consistent, below are the preferred steps in communicating this process:

Foreclosure Attorney:

Notification of the Conference

- Attorney will cancel the conference if the loan is in active bankruptcy
- Attorney will notify WF of the Mediation Conference as soon as notified by emailing the notification to FCDAP@wellsfargo.com.
 - Any documents needed in preparation for mediation as required by your applicable state (note, assignment, pmt history etc) should be requested via the FCDAP mailbox at the time attorney notify WF of mediation.
 - Please send any documents received prior to the scheduling of the mediation to the FCDAP mailbox.
- Attorney will update MSP with tracking steps.
K74 MEDIATION / CONFERENCE SCHED

To be added as soon as the Mediation/Conference is scheduled, actual date will be populated with the date the conference is scheduled.

K75 MEDIATION / CONFERENCE CLSD

To be added as soon as the Mediation/Conference is scheduled, actual date should be populated when all mediations/conferences have been held or if the mediations/conferences are cancelled. If the mediations/conferences are cancelled then notification must be sent to Loss Mitigation at FCDAP@wellsfargo.com.

- If this is a Desktop referral, go to the File Transfer Form on the Tool Menu, add the FC_Mediation_Conference_Direct_Source or FC_Mediation_Conference_InHouse_Referred or FC_Mediation_Conference_InHouse_Non_Referred process and complete the Mediation/Conference Scheduled DDF. This will automatically insert and complete the steps for you.

Leading up to and on the day of the Conference

- Attorney will be provided with an email from WF including the negotiator's name, telephone number, the borrowers loan number and the decisions that the negotiator will discuss as well as the alternative contact number - (866) 514-0070
- If documents are received after the mediation is scheduled please send to the assigned negotiator.
- Attorney will document the information provided by the WF negotiator and reference this information during the hearing
- On the day of the hearing the attorney will dial the Negotiator's number first. If Negotiator is unavailable, the attorney will dial (800) 514-0070
- If the conference is rescheduled the attorney will provide additional clarification on what is required
- Any evaluation form required to be filled out after mediation will need to be sent to the LM processor or negotiator assigned with a required return date.

***** VendorScape or Desktop needs to be updated with any actions taken by the attorney.*****

If you have any questions concerning this alert please contact Foreclosure Compliance at ForeclosureCompliance@wellsfargo.com.

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Appendix H – FL Mediation

FL Mediation Procedures April 27, 2009 (Updated 5/11/09)

The 19th, 11th and 1st Administrative Orders utilize the Collins Center to coordinate mediation meetings between a borrower and lender. Below are procedures that should be followed by the attorney and loss mit.

19th Circuit (Indian River, Martin, Okeechobee and St. Lucie Counties)

11th Circuit (Miami-Dade County)

1st Circuit (Walton, Okaloosa, Santa Rosa and Escambia)

1. At the time of referral, process server will conduct a pre-suit property investigation to be completed within 10 days.
 2. If 1st legal is to be delayed as a result of the process server inspection, The T70 step should be entered with an actual date and tied to the T01- 1st legal completed step.
 - a. For FHA loans, prior to 1st legal expiration please email the FLAD@wellsfargo.com to indicate 1st legal delay. (It is very important that your firm email the FLAD mailbox for FHA loans where 1st legal will be delayed prior to the expiration date.)
 3. Based on information from the inspection, vacant or occupied, Form A will be filed and a deposit of \$750 will be made pursuant to the Administrative Order.
 4. Form A will include the loss mit rep info provided by Wells. Attorney to contact the rep to confirm they have the authorization to settle the case. (In most cases, this form will need to be amended due to change in Loss Mit rep.)
 5. Upon notice from the Collins Center that the borrower has been contacted and a mediation date is to be coordinated, the following steps will be taken:
 - a. If mediation is required, the attorney is to: Notification of the Conference
 - i. Attorney will cancel the conference if the loan is in active bankruptcy
 - ii. Attorney will notify WF of the Mediation Conference as soon as notified by emailing the notification to FCDAP@wellsfargo.com
 - iii. Attorney will update MSP with tracking steps.
 - b. K74 MEDIATION / CONFERENCE SCHD
To be added as soon as the Mediation/Conference is scheduled, actual date will be populated with the date the conference is scheduled.
 - c. K75 MEDIATION / CONFERENCE CLSD
To be added as soon as the Mediation/Conference is scheduled, actual date should be populated when all mediations/conferences have been held.
- Loss Mit will send the attorney the contact information of a negotiator: who will attend the mediation either telephonically or in person. Form A to be amended with this contact info
- d. If this is a Desktop referral, go to the File Transfer Form on the Tool Menu, add the FC_Mediation_Conference_Direct_Source or FC_Mediation_Conference_InHouse_Referred or FC_Mediation_Conference_InHouse_Non_Referred process and complete the Mediation/Conference Scheduled DDF. This will automatically insert and complete the steps for you.
 - e. A letter should be sent to the borrower that includes the mediation date and financial affidavit...the letter will explain that to increase the likelihood of a successful settlement at mediation the financial information should be completed and forwarded back to our office as soon as possible but no later than one week before mediation. (Since the law does not require that the financial info should be sent before mediation, we will rely on your office to try and set timelines around this information to our borrower.)

6. We would like your office to be prepared to file motions to recover any advanced funds if the mediation is canceled by the borrower.

Wells Fargo will not be providing PSA unless it prohibits us from modifying a loan.

Appendix I – FI 12th Circuit Mediation

FL- 12th Circuit (Manatee, Sarasota and Desoto Counties)

Mediation Procedures

6/05/09 (Revised 11/4/09)

The 12th Circuit is not a tradition mediation program but promotes contact between lenders/servicers and borrowers. This is accomplished by sending a notice to the borrowers inviting them to participate in the Homestead Foreclosure Conciliation Program. If the borrowers contact the attorney, the attorney will schedule the conference and forward the date, time and contact info to loss mit.

1. Attorney will file the compliant
2. Attorney will attach a copy of the notice to complaint and serve. Once service is complete and occupancy has been determined. Attorney will send letter inviting borrower to the Homestead Foreclosure Conciliation Program. Letter will only be sent on owner occupied (will cover homestead) properties. The borrower will have to contact the attorney to state that they wish to participate.
3. The borrower has 45 days from the day the letter is sent to contact lender. (It is the responsibility of the borrower to make contact with the lender)
4. The FCL will be on hold during this 45 day period. Attorney is to insert the J80 Regulatory hold step with an actual date when the notice is sent and the J81 Regulatory resume step with a forecast date 45 days in advance of the J80 actual date.
5. If the borrower requests to participate in the Homestead Foreclosure Conciliation Program, attorney is to schedule a date and time with the borrower.
6. Once the date and time is scheduled, attorney is to email the FCDAP mailbox with the date and time of the call and any other pertinent information.
7. Loss mit must update VendorScape or Desktop to state the outcome of the call.
8. Once 45 days has expired, attorney will view VendorScape or Desktop (or view NOTS) to see what was the outcome, if no response attorney will complete affidavit, update J81 actual date and resume foreclosure.

Appendix J – OR Modification Request Form

OR- SB658- Effective September 26, 2009

SB 628 amends the form of Notice of Foreclosure to include a statement about the borrower's right to ask to modify the loan. A "Modification Request Form" must be included with the Notice of Foreclosure. The Modification Request Form must be returned to the address stated in the form within 45 days of the borrower receiving the Modification Request Form. The statute also requires the beneficiary or the beneficiary's agent to provide the trustee with an affidavit, which will state the beneficiary's loss mit efforts.

Attorney Procedures

1. Include with the Notice of Foreclosure a Modification Request Form.
 2. Borrower must return this form to the attorney within 30 days of receipt.
 - a. The borrower can request a loan mod and/or;
 - b. Request a meeting with the lender.
 3. Attorney will forward a copy of the Modification Request Form and loss mit affidavit to FCDAP@wellsfargo.com.
 4. Attorney to follow up with the FCDAP Mailbox in 2 weeks to determine status and to obtain affidavit of loss mit efforts.
 5. If no response, Attorney will send a 2nd request for the loss mit affidavit after 30 days to the FCDAP Mailbox and copy James.Cooke@wellsfargo.com on the request.
 6. Upon expiration of the 45 days, attorney will send a 3rd request in the same manner as the 2nd request.
- **If no response after the 3rd request, attorney will cancel the foreclosure for non compliance.**

Loss Mit Procedures

1. Upon receipt of the Modification Request Form and/or borrower request for a meeting, loss mit rep will contact the borrower to discuss options and, if applicable, schedule a meeting by telephone (or conduct the meeting during the initial contact).
2. Loss mit will monitor the FCDAP mailbox for status request from the attorney and for the loss mit affidavit.
3. Loss mit is responsible for completion of the loss mit affidavit based on outcome of the customer contact.

**** Affidavit must be returned to the attorney within 45 days of receipt or foreclosure could be terminated.**

Appendix K– SC Administrative Order

Mediation Procedures

In an effort to ensure the flow of information between Wells Fargo and the Attorney Network as required by the May 9th 2011 Administrative order, below are the preferred steps in communicating this process.

Foreclosure Attorney:

Upon notification of Borrower to request for Foreclosure Intervention:

1. Attorney will notify FCDAP via FCDAP@wellsfargo.com upon notification of borrowers request for foreclosure intervention. In the subject line please state: *****SC-Request for Foreclosure Intervention*** (Please include an executed copy of the foreclosure intervention notice in the email.**
 - a. Attorney to upload a copy of the foreclosure intervention form to VendorScape
 - b. Financial Documents/Packages – All emails with financial documents attached should list in the subject line as *****SC-FINANCIAL DOCUMENTS *****
2. Attorney will update Fidelity with tracking steps.
 - a. K74 MEDIATION / CONFERENCE SCHED .
Actual date will be populated with the date the borrower executed the notice.
K75 MEDIATION / CONFERENCE CLSD
Actual date should be populated upon conclusion of the foreclosure intervention program.
3. Mediation team to determine the borrower needs as indicated on the FCL intervention form and advise attorney as to what documentation is needed in order to complete loss mit review.
 - a. Mediation team is to ensure attorney is aware of any applicable timeframes required to be adhered with for receiving documentation.
4. Attorney is to request all documents needed from the borrower to facilitate a loss mit review and the applicable timelines for receiving documentation.
 - a. If documents are not received in a timely manner, attorney is to contact FCDAP mailbox to determine if loan has been denied or to determine the updated status.
5. Once documents are received, FCDAP will review and update weekly status report on the decision rendered.
 - a. If a loan mod is approved, FCL workstation will be suspended or removed. Communication will be sent via VendorScape and via weekly spreadsheet.
 - b. Any agreement will be communicated to the attorney in writing.
 - i. Short sale agreement or DIL, attorney is to place foreclosure on hold for 90 days and follow up via weekly spreadsheet to determine if agreement has been breached.
 - ii. Trial mod prior to 1st payment. Attorney is to stay foreclosure proceedings for 90 days and monitor progress via weekly spreadsheet.
 - iii. Trial mod after 1st payment, foreclosure will be suspended. Weekly spreadsheet will indicate if borrower breaches trial mod.
 - c. If the loan is denied, a denial letter will be sent to the borrower, status report will be updated and attorney should communicate the denial to the borrower.

If the Foreclosure Intervention form was not returned to your firm within 30 days, perform the following:

1. After the expiration of the 30 foreclosure intervention form please verify the status of Loss Mitigation by reviewing the LM1 screen.
 - a. If the LM screen is not active and has not been active within the last 30 days, please proceed with foreclosure
 - b. If the LMT screen has been active within the last 30 days
 - i. Review the LM denial to determine the reason for the denial
 - ii. If additional information is required, please contact the foreclosure case processor and request any additional information that is needed.
 - c. If the LMT1 screen is active, do not proceed.

***** VendorScape needs to be updated with any actions taken by the attorney*****

For Wells Fargo Financial files, please enter the K74 and K75 steps accordingly but contact the case processor instead of FCDAP

For any questions or concerns please contact

Nicole Miles-Todd- Project Manager Foreclosure at 803-396-4182 or Nicole.S.Miles@wellsfargo.com

James Cooke- Manager Loss Mitigation Mediation Team 803-396-7494 or James.Cooke@wellsfargo.com

Appendix L– NV Mediation

NV Mediation Procedures

The NV Mediation Election Program applies to any grantor or person who holds title of record and is the owner occupant of a residence as to which a notice of default and election to sell has been recorded on or before July 1, 2009. A form called the Election/Waiver of Mediation is sent by certified mail by the attorney to the borrower. The borrower has 30 days from mailing to respond by completing the form and mailing to the trustee and the administrator. Each party at that point has 10 days to deposit \$200 mediation fee to the administrator. Failure to do so can result in the non requirement of mediation. Loans where the NOD was filed prior to July 1, 2009 can request mediation if the lender agrees to participate.

Attorney Procedures

1. Along with the Notice of Default and Election to Sell, attorney shall attach a copy of the Election/Waiver of Mediation Form to all owner occupied residences in NV.
 - a. For "contact information at the foreclosing lender who would have authority to negotiate a loan modification" the attorney should include the following;

Chandra Tafolla
3476 Stateview Blvd,
Ft Mill, SC, 29715
1-800-662-5014

2. If the borrower responds by completing the Election request form and mailing it to the trustee and Mediation Administrator, then the attorney is the follow WF Mediation Procedures attached.
3. Within 10 of receipt of the borrowers election to mediation, both parties must deposit \$200 to the Mediation Administrator
 - a. The fee is non-recoverable
 - b. The mediation shall be schedule no later than 90 days after the Notice of Default and Election to Sell.
4. Attorney should send an email to advise the following departments of notification of mediation request;
 - a. FCDAP@wellsfargo.com (loan modification package)
 - b. SpecialtyResolutionteam@wellsfargo.com (short sale value and BPO)
 - c. DocOrderingHMEC@wellsfargo.com (Certified Note, Deed, Affidavit)
 - d. The subject of the email should include:
 - i. NV mediation (deadline of when documents required)

****Due to timing issues, please do not wait until a date is scheduled for mediation. Please notify Wells as soon as possible at the contacts listed above.**

5. The body of the email should include a list of all documents needed, date of mediation and deadline of when documents are needed.
6. All completed documents will need to be forwarded to FCDAP mailbox prior to the deadline. FCDAP will be required to send a completed package to the attorney.
7. Default documents will be required to send a physical package but should send FCDAP a tracking number which is to be provided with the completed mediation package.

8. If your office experience with the Administrator's office administering certificates for files that did not opt into the NV Mediation program, please insert the following log code: **NVCERT (Loan Delayed due to NV Mediation Process)**.

Loss Mit

1. Upon notification of mediation, Loss Mit should prepare and submit to the mediator under confidential cover a nonbinding proposal for resolving the foreclosure. Additionally, the beneficiary of the deed of trust shall, under confidential cover, provide to the mediator the evaluative methodology used in determining the eligibility or non-eligibility of the grantor or the person who holds the title of record for a loan modification.
2. FCDAP will be responsible for gather all documents to include short sale value, BPO/appraisal, Certified Note, Deed and affidavit required to complete a mediation package for the state of NV.

Default Docs

1. Upon notification of mediation, review file for certified copies of note, deed and any endorsements/allonges.
2. If certified documents are not available, custodian file must be ordered, copies must be certified and sent to attorney. ****Original documents should only be sent on an escalation basis.**
3. Default docs must send fed ex tracking number to FCDAP mailbox 7 days prior to mediation.

Short sale team

1. The beneficiary of the deed of trust or its representative shall produce the most current and appropriate appraisals that it has with respect to the real property that is the subject of the notice of default and shall prepare an estimate of the "short sale" value of the residence that it may be willing to consider as a part of the negotiation if loan modification is not agreed upon.
2. The BPO and estimated value must be provided at least 7 days prior to mediation.

Escalation Request should go to the following:

Missing short sale value and or BPO-	Gwen Oberg
Missing Mediation package/negotiator-	James Cooke

Appendix M– Mediation Master Contact List

If you are an attorney calling for a scheduled mediation, please first call 1-877-238-4898

If you are unable to reach a negotiator at the number listed above, contacts based on the investor are listed below.

Master List of Back-Up Contacts 6:00AM – 2:30PM

ASC/HCS/FHLMC/FHA Mediation
Kelton Washington (803)396-4124
kelton.washington@wellsfargo.com
Ann Cooper (803)396-6362
ann.cooper@wellsfargo.com
Erika Banks (803) 396-7574
erika.banks@wellsfargo.com

B&P Mediation
Leah Schwartz (803) 396-7012
leah.schwartz@wellsfargo.com
Susan Rowles (803)396-6762
susan.rowles@wellsfargo.com
Ann Cooper (803)396-6362
ann.cooper@wellsfargo.com
Erika Banks (803) 396-7574
erika.banks@wellsfargo.com

Dual Lien Mediation
Stephanie Michael (414)214-4952
stephanie.a.micheal@wellsfargo.com
Jennifer Wenzel (414)214-4649
jennifer.l.kingsfield@wellsfargo.com

FHA Wells Owned Mediation
Susan Rowles (803)396-6762
susan.rowles@wellsfargo.com
Donald Johnson (803) 396-6428
Donald.johnson@wellsfargo.com

FNMA Mediation
Leronne White – 803-396-7493
Leronne.white@wellsfargo.com

Liquidation Mediation ASC/HCS
Curtis Johnson (414) 214-9161
curtis.johnson@wellsfargo.com
Eliza Melendez (414)214-4964
eliza.melendez@wellsfargo.com
Kathy Rintelman (414)214-4953
kathy.rintelman@wellsfargo.com

Liquidation Mediation (Non ASC/HCS)

Paul Polenski (803) 396-7658
Paul.C.Polenski@wellsfargo.com

Nevada Mediation
Khrystal Gose (803)-396-4104
khrystal.d.gose@wellsfargo.com
Susan Rowles (803)396-6762
susan.rowles@wellsfargo.com
Leah Schwartz (803) 396-7012
leah.schwartz@wellsfargo.com

Reverse Mortgage Mediation
Jael Reevey (803) 396-7624
jael.d.reevey@wellsfargo.com

VA Mediation
William Peterson (803) 396-6493
william.peterson@wellsfargo.com
Tomika McKinney (803) 578 8799
tomika.mckinney@wellsfargo.com
Sharon C. Smith (803)396-6212
sharon.c.smith@wellsfargo.com

Wells Fargo Financial Mediation
ASC Foreclosure Info WFF –
ASC.Foreclosure.Info.WFF@wellsfargo.com
Please send notification through VendorScape or Desktop to the assigned processor.
**Please note mediations are attended by a representative of Wells Fargo Financial
In the event of an escalated situation, contact ASC Foreclosure Info WFF@wellsfargo.com

Wells Owned Mediation
Michelle D McIlwain (803) 396-6409
Michelle.D.McIlwain@wellsfargo.com
Jeanette Hess (803) 396-6998
jeanette.hess@wellsfargo.com

If you are an attorney calling for a scheduled mediation, please first call 1-877-238-4898
If you are unable to reach a negotiator at the number listed above, contacts based on the investor are listed below.

Mediations Scheduled after 2:30 PM EST

ASC/HCS Mediation
James Murdaugh (803) 396-7587
James.F.Murdaugh@wellsfargo.com
Corey Duncan (803) 578-8771
Corey.Duncan@wellsfargo.com
Vivian Hicks (803) 396-4113
vivian.y.hicks@wellsfargo.com

Nevada Mediation
Phil Cargioli (803) 396-7508
Philip.Cargioli@wellsfargo.com
Vivian Hicks (803) 396-4113
vivian.y.hicks@wellsfargo.com

Corey Duncan (803) 578-8771
Corey.Duncan@wellsfargo.com

B&P Mediation
Miranda McElroy (803) 396-4242
Miranda.A.McElroy@wellsfargo.com
Phil Cargioli (803) 396-7508
Philip.Cargioli@wellsfargo.com

FHLMC Mediation
Sabrina Douglas (803) 396-6053
Sabrina.Douglas@wellsfargo.com
Corey Duncan (803) 578-8771
Corey.Duncan@wellsfargo.com

FNMA Mediation
James Murdaugh (803) 396-7587
James.F.Murdaugh@wellsfargo.com
Vivian Hicks (803) 396-4113
vivian.y.hicks@wellsfargo.com
Sabrina Douglas (803) 396-6053
Sabrina.Douglas@wellsfargo.com

FHA Mediation
Phil Cargioli (803) 396-7508
Philip.Cargioli@wellsfargo.com
Miranda McElroy (803) 396-4242
Miranda.A.McElroy@wellsfargo.com
James Murdaugh (803) 396-7587
James.F.Murdaugh@wellsfargo.com

VA Mediations
Lamarc Dawkins (803) 396-6212
Lamarc.A.Dawkins@wellsfargo.com

Appendix N – FL- Verification of Foreclosure Complaints

On February 11, 2010, The Florida Supreme Court Task force ruled that any foreclosure complaints initiated in the state of FL must be verified by the lender/servicer.

In order to comply with this requirement, 3 of 4 of our foreclosure attorneys created secure web portals to deliver a copy of the complaint and declaration for signature. Non-Portal attorneys are emailing their complaints to a mailbox monitored by DOS.

Procedures:

1. Attorney (Default Law and Marshal Watson) to upload copy of complaint and declaration to web portal for verification.
2. DOS staff logs into the web portals and monitors the web portals and the FL Declaration mailbox daily to verify complaints
3. After verifying the complaints, DOS signs the declaration and sends the declarations via overnight mail to applicable attorney's office.
4. Attorney files complaint with attached verification forms.

Secure Web portal address

FL Default Law-

<https://extranet.defaultlawfl.com/Default.aspx>

Marshal Watson's web portal

<http://cms.marshallwatson.com/>

Non-Portal Attorneys-

Email copy of Complaint, supporting documentation (Note and Mortgage), and Declaration to
FLDeclarations@wellsfargo.com

Appendix O –CT Standing Orders (Effective September 1, 2010)

On August 4, 2010 the CT Superior Court issued a standing order to ensure no foreclosure proceeding is initiated unless the borrower has had an opportunity to apply for relief under a federal loss mitigation program. Any foreclosures pending as of September 1, 2010 where Judgment has not yet entered must have the Affidavit Federal Loss Mitigation Programs executed and filed with Court. Also any foreclosure matters as of September 1, 2010 which previously had Judgments of Foreclosure By Sale entered but which Sales have not yet been approved by the Court must have the Affidavit Federal Loss Mitigation Programs executed and filed with Court. Going forward, all foreclosure complaints filed on or after September 1, 2010 must be accompanied by a fully executed Federal Loss Mitigation Affidavit.

Procedures

1. Once file is referred, attorney to prepare Federal Loss Mit Affidavit and send to Default Doc mailbox at ForeclosureCompliance@wellsfargo.com
2. Default Docs will print Federal Loss Affidavit and code Fidelity with the log code FCREGA – Foreclosure Regulatory Affidavit to acknowledge receipt of the affidavit.
3. Affidavits will be sent to Foreclosure for execution within 24 hours of receipt.
4. The Fort Mill Foreclosure Loss Mitigation Affidavit team will be executing the affidavits.
5. Foreclosure to return the executed documents within 24 hours of receipt to Default Docs.
6. Default Docs is to image the executed affidavits and send to the applicable attorney.
7. If the Foreclosure is delayed due to this requirement, firm will use the J80 Regulatory Hold step and the J81 Regulatory Resume step to track the delay.

Appendix P – VA Appraisal Ordering Process

- **Attorney:** To ensure accurate ordering of VA Appraisals, your office must follow the step-by-step VA Appraisal Ordering process guide provided below. This will ensure that all VA Appraisals are ordered in accordance with WFHM guidelines:

- 45 days prior to sale, order VA appraisal through the VA Appraisal system utilizing "SAP" Appraisal type and Servicer ID number 3300020000.

****Please note**** If a sale can be set within 45 days of referral, order the appraisal at the time of referral.

- Input U18, ORDER VA APPRAISAL, step with actual date at time of order. This will automatically complete the step.
- Follow up with the VA Appraiser beginning 10 days after placing order to ensure completion.
- Once completed insert the U09, VA APPRAISAL COMPLETED, step with the actual date.

****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Received VA Appraisal". When adding the event in VendorScape the U09 – VA Appraisal Completed will automatically be placed into MSP.

In Desktop, complete the Order VA Appraisal event. This will automatically add and complete the U18 step. Once the appraisal has been received, complete the VA Appraisal Received event. This will automatically complete the U09 step.

Step-by-Step VA Appraisal Ordering Process Guide

- Access webLGY link (vip.vba.va.gov)
- **PAGE 1:** (Request Appraisal/ LIN Only) (Exhibit A)
 - Click "Request Appraisal Link"
- **PAGE 2:** (Request Appraisal) (Exhibit B)
 - Select Appraisal Type
 - Go to Liquidation Appraisal
 - Select SAP - - Servicer Appraisal Processing Loans

Once you click on the circle next to SAP, the information below will appear (Exhibit C)

- Please Select a Role:
 - Select Servicer
- Loan Number
 - Insert VA Case Number
- Social Security Number
 - Veteran's Social Security Number
 - If error received:
 - Re-validate the SSN and resubmit
 - Contact the Regional Loan Center (Loan Administration Department)
 - If Regional Loan Center is not able to provide guidance, contact your liaison
- Validate Appraisal Type
- SAP—Servicer Appraisal Processing Loans should be selected

- If not, change to SAP at this time
- Click Submit

NOTE: If any selection other than SAP is made, this may cause a delay in issuing the NOV, thus delaying the overall foreclosure timeframe. Your office will be held accountable for any additional fees or costs as a result of these delays.

- **PAGE 3: (Property Information Page) (Exhibit D)**
 - Validate Property Address
 - Should match the property address received with the referral
 - If accurate, select "valid"
 - If inaccurate, select "invalid"
 - If Address is invalid, mark invalid box and click submit. This will take you back to the Request Appraisal/LIN only page and instruct you to contact the Regional Loan Center to have the address corrected. Below is a list of each Regional Loan Center, phone #'s and email address's
- **Page 4: (Request Single Property Appraisal: SAP case) (Exhibit E1 – E7)**
 - Fill in all applicable sections (use matrix below)
 - Validate all information BEFORE clicking SUBMIT
 - 1805 form will appear

Request Single Property Appraisal Matrix	
Box Name	Action Required
BOX 1: Requestor Information (Exhibit E1)	
• Requestor Identification	• Servicer
• Requestor Identification Number	• 3300020000 (Required for every Wells Fargo File)
• Sponsor Indicator	• N/A
• Sponsor Identification Number	• N/A
• Requestor Phone Number , Extension, Name	• Requestor Phone Number: Person(s) from attorney's office ordering the appraisal. • Extension: Peron(s) from attorney's office extension, where applicable • Name: Full name of person, at the attorney's office, ordering the appraisal
• Email Address	• Person from the attorney's office that ordered the appraisal
BOX 2: Person Authorizing this Request (Exhibit E2)	
• Name	• Person ordering the appraisal OR the person the firm has provided delegated authority
• Title	• N/A
• Phone Number	• Person authorizing the request (This should not be a Wells Fargo number)

BOX 3: Property Information (Exhibit E3 split in 2 screens)	
• Condo Appraisal	• N/A
• Manufactured Home Liquidation	• If a manufactured home, select "yes", if not, select "no"
• Property Address	• Verify all data (Street Number – County)
• Legal Description of Property	• Insert legal description, if legal description is not available, use PARCEL ID
• Title Limitation and Restrictive Covenants	• N/A
BOX 4: Firm or Person Making Request/Application (Exhibit E4)	
• Name	• Law Firm Name
• Address	• Law Firm Address
• City	• Law Firm City
• State	• Law Firm State
• Zip	• Law Firm Zip Code
BOX 5: Applicable Lender Point of Contact (Exhibit E5)	
• Name	• VA App Inquiry
• Work Phone Number	• (803) 396-6809
• E-Mail	• vaappinquiry@wellsfargo.com
BOX 6: Owner Information (Exhibit E6)	
• First Name	• First name of homeowner
• Middle Initial	• N/A
• Last Name	• Last name of homeowner
• Address	• N/A
• City	• N/A
• State	• N/A
• Zip	• N/A
• Phone Number	• Phone # of homeowner –If unavailable – place (222) 222-2222 and make note in the email/fax that you send to the VA appraiser
BOX 7: Property Facts (Exhibit E7)	
• Property Occupancy	• Occupied by owner, occupied by tenant or Vacant – Choose what is stated in VendorScape or Desktop/PIR1
• Refunding indicator	• N/A
• Broker Name	• If loan is a short sale, place the broker name in Box (Attorney's, this is not required)
• Phone Number	• Phone number of Broker or Broker's office (Attorney's, this is not required)
• Keys Location Address	• N/A
• Phone number	• N/A
• Building Information	• N/A
• Number of Living Units	• 1 Family unit, unless known different

• Street Access	• Leave as "Public"
• Street Maintenance	• Leave as "Public"
• Sales Date	• If actual F/C date has been set, enter date

- **Submit (Exhibit E8)**
 - Once all information has been placed and verified as correct, click the submit button on the bottom of the page. Your 1805 VA appraisal order form will generate

The VA appraiser should email and fax all information below (See exhibits F and G) and a copy of the 1805 should be attached with each. The VA appraiser's name and all contact information will be in box 41 on the 1805.

- **PAGE 5a (1805 Form) (printing to Adobe) (Exhibit F)**
 - Print 1805 form to Adobe
 - Save to desktop or email directly from the adobe 1805 copy
 - Once printed, email a copy of the 1805 and all stated information below in **Exhibit F** to the VA appraiser
- **Page 5b (1805 form) (Printing paper copy of Faxing) (Exhibit G)**
 - Print a paper copy of the 1805
 - Use the fax cover sheet provided (Exhibit H) and provide all data
 - Fax a copy of the 1805 and the cover sheet to the VA Appraiser.
 - Fax # is located in BOX 41 within the 1805
- **Information required to be sent to the VA Appraiser**
 - Subject line should state **"New VA SAP Liquidation Appraisal VA case # xx-xx-x-xxxxxxx"**
 - Body of Email should have all information
 - Homeowner's Name
 - Phone # (if applicable, if a phone # is not available, state "Phone # for the homeowners is not available")
 - **This statement should be in each email/fax sent to the appraiser**
 - If additional information is required by the appraiser, the VA appraiser should email or call the contact information in box 29 on the 1805
 - **This statement should be in each email/fax sent to the appraiser**
 - If the subject property is occupied and 3 attempts to gain interior access can be documented, an exterior inspection can be completed. If you feel the property is vacant (with the exception of Florida) an interior inspection must be completed unless written permission from your Regional Loan Center has been obtained. Should you require interior access, please refer to box 29 in the 1805 for all contact information
 - **This statement should be in each email/fax sent to the appraiser**
 - Once the report is completed, upload your report into the WEBLGY VA system. Include a copy of your invoice with your report (per VA guidelines). Once your report has been reviewed and the NOV has been issued, a copy of your invoice will be sent to the proper department for processing. Please allow 20 business days to receive a check. At this time, there is no need to email a copy of your invoice to Wells Fargo
 - **This statement should be in each email/fax sent to the appraiser**
 - Should you require guidance in completing your report, Please contact your Regional Loan Center
- Should the Attorney's office require assistance during the process, they should contact their Liaison.

Email Addresses and Phone #'s to each Regional Loan Center

- **Atlanta** – Georgia, N and S Carolina, Tennessee
 - 316lgycnv@vba.va.gov
 - 888-768-2132
- **Cleveland** – Delaware, Indiana, Michigan, New Jersey, Ohio, Pennsylvania
 - 325cnv@vba.va.gov
 - 800-729-5772
- **Denver** – Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming
 - 39/va262@vba.va.gov
 - 888-349-7541
- **Honolulu** – Hawaii
 - No email
 - 808-433-0480
- **Houston** – Arkansas, Louisiana, Texas, Oklahoma
 - cv49.vbahou@va.gov
 - 888-232-2571
- **Manchester** – Connecticut, Massachusetts, Maine, New York, Rhode Island, Vermont
 - nh_appr@vba.va.gov
 - 800-827-6311
- **Phoenix** – Arizona, California, Nevada, New Mexico
 - vavbapho/ro/cvqc@vba.va.gov
 - 888-869-0194
- **Roanoke** – Washington DC, Kentucky, Maryland, Virginia and W. Virginia
 - vavbaroa/ro/cv@va.gov
 - 800-933-5499
- **St. Paul** – Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, N and S Dakota, Wisconsin
 - vaappraisal.stpaul@va.gov
 - 800-827-0611
- **St. Petersburg** – Alabama, Florida, Mississippi
 - fl/homeloan@vba.va.gov
 - 888-611-5916

Exhibit A

WebLGY - VA Loan Guaranty System

WebLGY 11.1.1

HOME LOAN ELIGIBILITY CONTACT RLC

Recently Accessed Loans

- 77-77-6-5104931 ALICIA GILBERT
- 44-44-6-3539814 RICHARD CARLSON
- 33-33-6-0221642 KAITLYN CORNWELL
- 33-33-6-0221642 KAITLYN CORNWELL
- 43-43-6-1278719 LEONARD SABORIT
- 21-21-6-0339250 TYRONE WILKINS
- 28-28-6-0743602 CHARLES MAPLE
- 26-26-6-0640698 STERLING SAUNDERS
- 30-30-6-0355171 MARK KENNEDY
- 28-28-6-0701501 JAMES STEIN

SAR WorkSpace

- Obtain New VA loan number (LIN) for IRRRL Order IRRRL
- Obtain New VA loan number (LIN) [Request Appraisal](#)
- Loan Links
 - Enter New Loan
 - Loan Inquiry
 - Enter LIN
 - Advanced Search
 - Funding Fee Inquiry
 - Lender ID by Date
 - Loan Status Inquiry
- Eligibility Links
 - Automated Certificate of Eligibility Search
 - Prior Loan Validation Reports
 - Eligibility Counts
 - Old Age Search
- Useful LIN Lists
 - Pending NOV - SAP or LPL
 - NOV Saved Not Issued
 - NOV Issued in the past 30 Days
 - Appraisals Requested in the past 30 Days
 - Appraisals Uploaded in the past 30 Days
 - Suspended LIN

LIN Inquiry [Advanced Search](#)

LIN*

https://webgty.vba.va.gov/WebLGY/RequestAppraisalLanding.do

Exhibit B

WebLGY - VA Loan Guaranty System

WebLGY 11.1.1

HOME LOAN ELIGIBILITY CONTACT RLC

Request Appraisal

Request Appraisal/LIN Only

This function assigns a loan number and appraiser to a single property case. Liquidation cases can be initiated with this screen. Required/Mandatory Fields are denoted with *

Select Appraisal Type *

- ☐ LAPP -- Lender Appraisal Processing Loans
- ☐ IND -- Individual CRV
- ☐ LGI -- Liquidation of a VA Guaranteed Loan
- ☐ SAP -- Servicer Appraisal Processing Loans

Origination Appraisals

* If this request is for an Interest Rate Reduction Refinancing (IRRRL) loan, obtain a new VA loan number with the order IRRRL function. A VA appraisal is not required for an IRRRL loan.

[Español / VA Forms / Facilities Locator / Contact the VA / Frequently Asked Questions \(FAQs\)](#)
[Privacy Policy / Web Policies & Important Links / Annual Performance and Accountability Report](#)
[Freedom of Information Act / Small Business Contacts / Site Map](#)

Exhibit C

WebLGy - VA Loan Guaranty System

WebLGy 11.1.1

HOME LOAN ELIGIBILITY CONTACT RLC

This function assigns a loan number and appraiser to a single property case. Liquidation cases can be initiated with this screen.
Required/Mandatory Fields are denoted with *

Select Appraisal Type *

Origination Appraisals
* If this request is for an Interest Rate Reduction Refinancing (IRRRL) loan, obtain a new VA loan number with the order IRRRL function.
A VA appraisal is not required for an IRRRL loan.
☐ LAPP -- Lender Appraisal Processing Loans
☐ IND -- Individual CRV

Liquidation appraisals
☐ LGI -- Liquidation of a VA Guaranteed Loan
☒ SAP -- Servicer Appraisal Processing Loans

Please Select a Role: *

Loan Number *

Social Security Number *

Submit

Spanish / VA Forms / Facilities Locator / Contact the VA / Frequently Asked Questions (FAQs)

Exhibit D

WebLGy - VA Loan Guaranty System

WebLGy 11.1.1

HOME LOAN ELIGIBILITY CONTACT RLC

Request Single Property Appraisal: SAP Case

Property Information

Property Address

Street Number 114

Street Name BALDWIN BOULEVARD

City SHIPPENSBURG

State PA

Zip 17257

County CUMBERLAND

☒ Valid ☐ Invalid

Submit

Exhibit E1

Manufactured Home
Location *

Condo ID
Condo/PUD Builder

Note: Condo must be approved for VA financing purposes prior to loan closing. Please
enter Condo name to search our database for VA Approved Condo

Condo Appraisal?

3. Property Information- verifyAddress

Exhibit E3 (Split in 2 separate screen)

3. Property Information- verifyAddress

Name *

Title

Phone Number

2. Person Authorizing This Request

Exhibit E2

1. Requester Information

Requester Identification *

Requester Identification Number

Sponsor Identification *

Sponsor Identification Number

Sponsor's Identification

Number

Requester's Case Number

Requester Phone Number, Extension, Name *

Requester's last name

Requester's last name

E-mail Address *

JACOB M ELAND@WELLSFARGO

(Address where notification will be sent when Appraisal Report is

Manufactured Home Liquidation *	No
Property Address	
Street Number	114
Address One Text	BALDWIN BOULEVARD
Address Two Text	
City	SHIPPENSBURG
State	PA
Zip	17257
County	CUMBERLAND
Legal Description of the Property *	
Title Limitations and Restrictive covenants	

Exhibit E4

4. Firm or Person Making Request/Application	
Name	
Address	
Address One Text	
Address Two Text	
City	
State	
Zip	

5. Applicable Lender Point of Contact(POC)

Exhibit E5

5. Applicable Lender Point of Contact(POC)	
Name *	
Work Phone Number *	
E-mail *	

6. Owner Information

Exhibit E6

6. Owner Information

First Name *

Middle Initial

Last Name *

Address

Address One Text

Address Two Text

City Owner City

State ▼

Zip -

Phone Number

7. Property Facts

Exhibit E7

7. Property Facts

Property Occupancy * Occupied By Owner ▼

Refunding Indicator No ▼

Broker

Name

Phone Number

Keys Location

Address

Phone Number

Building Information

Number of Buildings

Number of Living Units * 1 Family Unit ▼

Street Access Public ▼

Street Maintenance Public ▼

Sales Date
(mm/dd/yyyy)

Exhibit E8

Certification For Submissions To VA

On receipt of "Notice of Value" of advice from the Department of Veterans Affairs that a "Notice of Value" will not be issued, we agree to forward to the appraiser the approved fee which we are holding for this purpose.

WARNING: Warning: Section 1010 of Title 18, U.S.C. provides: "Whoever for the purpose of ...influencing such Administration ...makes passes, utters or publishes any statement knowing the same to be false...shall be fined not more than \$5,000 or imprisoned not more than two years or both.

Submit

Reset

[Español](#) | [VA Forms](#) | [Facilities Locator](#) | [Contact the VA](#) | [Frequently Asked Questions \(FAQs\)](#)

[Privacy Policy](#) | [Web Policies & Important Links](#) | [Annual Performance and Accountability Report](#)

Exhibit F

To:	VAAPPRASER@Apprasermail.com
Cc:	
Subject:	New VA S&P Liquidation Appraisal VA case # 10-0-4-000000

Send

1 2 3 4 5 6 7 8 9 10 11 12

- Homeowner's Name
- Phone # (if applicable, if a phone # is not available, state "Phone # for the homeowners is not available")
- If additional information is required by the appraiser, the VA appraiser should email or call the contact information in box 29 on the 1805
- If the subject property is occupied and 3 attempts to gain interior access can be documented, an exterior inspection can be completed. If you feel the property is vacant (with the exception of Florida) an interior inspection must be completed unless written permission from your Regional Loan Center has been obtained. Should you require interior access, please refer to box 29 in the 1805 for all contact information
- Once the report is completed, upload your report into the WEBLGY VA system. Include a copy of your invoice with your report (per VA guidelines). Once your report has been reviewed and the NOV has been issued, a copy of your invoice will be sent to the proper department for processing. Please allow 20 business days to receive a check. At this time, there is no need to email a copy of your invoice to Wells Fargo
- Should you require guidance in completing your report. Please contact your Regional Loan Center

Exhibit G

Fax

New VA Appraisal

To: VA Appraiser
office name

From: Attorney's

Fax: VA Appraiser's fax #
fax #

Fax: Attorney's

Phone #: VA appraiser's phone #
Attorney's main office #

Phone #:

Subject: New VA SAP Liquidation Appraisal VA case # xx-xx-x-xxxxxxx

Date:

- Homeowner's Name
- Phone # (if applicable, if a phone # is not available, state "Phone # for the homeowners is not available")
- If additional information is required by the appraiser, the VA appraiser should email or call the contact information in box 29 on the 1805
- If the subject property is occupied and 3 attempts to gain interior access can be documented, an exterior inspection can be completed. If you feel the property is vacant (with the exception of Florida) an interior inspection must be completed unless written permission from your Regional Loan Center has been obtained. Should you require interior access, please refer to box 29 in the 1805 for all contact information
- Once the report is completed, upload your report into the WEBLGY VA system. Include a copy of your invoice with your report (per VA guidelines). Once your report has been reviewed and the NOV has been issued, a copy of your invoice will be sent to the proper department for processing. Please allow 20 business days to receive a check. At this time, there is no need to email a copy of your invoice to Wells Fargo

Should you require additional assistance in completing your appraisal report, please contact your Regional Loan Center

Appendix Q – Lien Release Requests/ Subordinations

Lien Release Requests

- Wells Fargo Home Mortgage and Wachovia Mortgage release requests should be submitted via fax to 866-278-1179. A phone number to contact for follow up is 800-572-3358. Standard processing timeframes are approximately 20 business days.
- Wells Fargo Home Equity line release requests should be faxed to 866-359-9195 Attn: Billings Paid Loan Research. A phone number for follow up is 866-255-9102
- Wells Fargo Financial lien release requests should be faxed to 877-536-5411. Follow up phone number is 800-346-3009.
- Wachovia Commercial Loan lien release requests should be faxed to 704-427-6383, Attn: Commercial Paid Loan Processing
- Wachovia Home Equity line release requests should be requested from their lien release research department. There is not an available fax number to submit, however, below is the address and phone number to contact them:

Wachovia Bank
Lien Release Research
7711 Plantation Rd
MAC Code R4058-030
Roanoke, VA 24019
Phone: 800-669-8887

- Wachovia Construction Loan lien release requests for the state of FL should be submitted via fax to 866-890-1334. Follow up phone number is 866-890-1333.
- Wachovia Construction Loan lien release requests for the state of VA should be requested from their lien release research department. There is not an available fax number to submit, however, below is the address and phone number to contact them:

Wachovia Bank
Lien Release Research
7711 Plantation Rd
MAC Code R4058-030
Roanoke, VA 24019
Phone: 800-669-8887

Subordination/Position Change Requests

- Upon receipt of the title search,, if you identify an outstanding WF/Wachovia lien that has a balance and needs to be subordinated, please proceed with the following:

- a. Complete the Wells to Wells subordination checklist (Please see Page 3 of Appendix R)
- b. Please ensure the title search that will be attached is current (within 6 months)
- c. The following documents need to be attached with the checklist: HUD-1 from origination of the loan that should be in first position, the recorded mortgage or DOT for the WFHM lien, and the above mentioned title search.
- d. The Subordination/Positions Changes group will prepare/execute the subordination agreement. Sending a subordination agreement already prepared will not expedite the process.
- e. The \$100 fee is not applicable on Wells to Wells subordinations
- f. Ensure that you complete the shipping account information so the completed checklist can be sent to your attention for recording.
- g. The 1st Lien information at the bottom, should include the loan information for the lien that should be in first position. A detailed explanation needs to be included as well.

Wells Fargo Position Change Request Checklist



Please thoroughly complete all sections and attach the requested forms. The following items **must** be included in your Request:

- **Completed Position Change Checklist:**
 - Include an explanation as to why a position change is needed.
 - FEDEX or UPS Account Number is **required** for shipping.
- **PRELIMINARY TITLE REPORT.** Must show vesting, legal description, eff. date & our recorded lien(s).
- **Recorded copies of the Deed of Trust or Mortgage:** if available for both loans showing recording information, vesting, property address, loan amounts, deed dates and Trustee and Beneficiary.
- Any additional documents supporting the original refinance transaction (if available):
 - **Completed FNMA Form 1003 - UNIFORM RESIDENTIAL LOAN APPLICATION.**
 - **Completed FNMA Form 1008 - UNDERWRITING TRANSMITTAL FORM.**
 - **Completed FNMA Form 1004/1073 - UNIFORM RESIDENTIAL APPRAISAL REPORT.**
 - **Income documentation - W2 / Paystubs / Award Letters / Self Employed borrowers** will typically require 2 years personal and business tax returns including all schedules.

Although not initially requested, the underwriter may require additional items. Incomplete requests submissions may cause processing delays and may be declined. **Please DO NOT mail or Fed Ex packages.** Fax all documents to the Specialty Underwriting Department at (866) 238-6875. Please call (866) 232-5697 for status updates.

Wells Fargo Home Equity Account Information

WF HE Account # _____ Borrower 1 _____ WF Emp? ☐
 Pending Foreclosure ☐ Yes ☐ No Borrower 2 _____ WF Emp? ☐
 Request Part of 2MP ☐ Yes ☐ No

Requestor Information

Please indicate who to contact for additional information and approval notification.

Department _____
 Name _____
 Street _____
 City _____ St _____ Zip _____
 Email _____
 Phone _____ Ext _____
 Cell _____ Fax _____
 AU (required) _____

Recipient

Please indicate where to send the completed Position Change agreement.

Same as Requestor ☐ Yes ☐ No
 Company _____
 Name _____
 Street _____
 City _____ St _____ Zip _____
 Email _____
 Phone _____ Ext _____
 Cell _____ Fax _____

Shipping Account Number (required): _____ Billing Zip Code _____

☐ FEDEX ☐ UPS ☐ Prepaid Shipping Label Included

1st Lien Information

Amount _____ Date Recorded _____ Account Number _____

1st Mortgage Lender, as it should appear on the agreement.

Please provide a detailed description of your request

New First Mortgage Modification is part of HAMP? (Homeowners Affordability Modification Program)		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Rate Lock Expiration Date		Refi Fees > 6% of Original Mortgage Amount?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Rate / Term Refinance?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Cash Out, Purpose	

Section 5 – New Loan Terms – Benefit to Borrower		
A clear statement indicating how borrower is improving their financial position (i.e., getting out of Neg AM/Option ARM, moving to fixed rate, reducing mortgage payment, terms, rate of old 1 st Mortgage, etc.) is required.		
Benefit to Borrower		
Provide existing and new information for the following:	EXISTING	NEW
First Mortgage P&I Payment Amt:		
Rate:		
Product Type (i.e. fixed, 3 yr arm, neg am, 5 yr balloon etc):		
Terms:		

Section 6 – Closing Agent Information			
Approved Subordination Agreements can be sent directly to the Closing Agent via courier. Please provide the following information:			
Company Name			
Escrow/File Number		Telephone Number	
Closing Agent Name		Fax Number	
Street Address (City, State, Zip)			
Email Address			

Section 7 – Shipping Information	
Please provide your FEDEX or UPS shipping account number:	
FEDEX: _____	UPS: _____
NOTE: If shipping information is not provided, your documents will be sent via standard US mail.	

Thank you for your assistance in making the Subordination Process as efficient and timely as possible. Please allow a minimum of 25 Business days for processing of a Subordination Agreement. For Subordination status or any changes to your submitted request, please contact Home Equity Group Customer Service at (866) 232-5697.

Appendix R – Escalated Foreclosure Contacts

Areas Handled	Contact	Supervisor
Losses and Investor Audits	<p>Losses-Amanda Fazio Email: Amanda.S.Fazio@wellsfargo.com Phone: (803) 370-6025</p> <p>Audits-Sonya Taylor Email: Swething@wellsfargo.com Phone: (803) 396-6433</p>	<p>Yolanda Williams Email: Yolanda.Williams@wellsfargo.com Phone: (803) 396-6890</p>
Rescissions, 55F, Reinstatements, Personal Checks, and Data 19	<p>Rescissions-Samone Williams Email: Samone.Williams@wellsfargo.com Phone: (803) 396-6834</p> <p>All Other Areas-Sonya Johnson Email: Sonya.Johnson@wellsfargo.com Phone: (803) 396-7565</p>	<p>Stacey Gallagher Email: Stacey.Gallagher@wellsfargo.com Phone: (803) 396-4258</p>
Audits and Attorney Audits		<p>Ashleigh Jackson Email: Ashleigh.J.Jackson@wellsfargo.com Phone: (803) 370-4049</p>
Equity Analysis and Charge Offs	<p>Steven Patrick Email: Steven.M.Patrick@wellsfargo.com Phone: (803) 396-6233</p>	<p>Kevin Marks Email: Kevin.Marks@wellsfargo.com Phone: (803) 396-7431</p>
Wells Fargo Financial (WFF)		<p>Ashleigh Jackson Email: Ashleigh.J.Jackson@wellsfargo.com Phone: (803) 370-4049</p>
Wells Fargo Home Equity (WFHE)	<p>Nathan Remington Email: Nathan.Remington@wellsfargo.com Phone: (952) 562-1834</p> <p>Tim Engle Email: Tim.Engle@wellsfargo.com Phone: (952) 562-1829</p>	<p>Liquenda Allotey Email: Liquenda.Allotey@wellsfargo.com Phone: (952) 562-1802</p>
Escalated HAMP Certification/Status	<p>HAMPPresale@wellsfargo.com</p>	<p>Matthew Depolo Email: Matthew.Depolo@wellsfargo.com Phone: (803) 835-9219</p>
Pre-Judgment Affidavits	<p>Judgment.Affidavit@wellsfargo.com</p>	<p>Debbie Franklin Email: Debbie.Franklin@wellsfargo.com Phone: (704) 374-6080</p>
Post Judgment Affidavits	<p>Doc.Execution@wellsfargo.com</p>	<p>Judy Thompson Email: Judith.Thompson@wellsfargo.com Phone: (714) 571-2364</p>
PA Reassessment Affidavits	<p>FCDocumentExecutionEscalation@wellsfargo.com (include PA Reassessment Affidavit in the subject line of the email)</p>	
Non-Figure Affidavits and Misc. Affidavits	<p>Affidavitsdoc@wellsfargo.com</p>	<p>Amy Cahall Email: Amy.C.Cahall@wellsfargo.com Phone: (803) 396-6674</p>

Escalated Foreclosure Contacts (Continued)		
Deeds	Deeddoc@wellsfargo.com	Amy Cahall Email: Amy.C.Cahall@wellsfargo.com Phone: (803) 396-6674
Assignments	FDAssignmentDesk@wellsfargo.com	Molly Bejblik Email: Molly.M.Bejblik@wellsfargo.com Phone: (651) 605-7612 Sarah Pierce Email: Sarah.A.Pierce@wellsfargo.com Phone: (651) 605-3717 Thresa A. Russell Email: Thresa.A.Russell@wellsfargo.com
Substitution of Trustee (SOT)	SOTdoc@wellsfargo.com	Antonio Melendez Email: Antonio.Melendez@wellsfargo.com Phone: (714) 571-2340
Complaint Verifications (Pennsylvania)	Doc.Execution@wellsfargo.com	Roxanne Hulbert Email: Roxanne.Hulbert@wellsfargo.com Phone: (714) 571-2343 Lydia Vidriales Email: Lydia.Vidriales@wellsfargo.com Phone: (714) 571-2356 Antonio Melendez Email: Antonio.Melendez@wellsfargo.com Phone: (714) 571-2340
Complaint Verifications (Florida Firms)	FLDeclaration@wellsfargo.com	Marc Kline Email: Marc.Kline@wellsfargo.com Phone: (240) 586-8251
Complaint Verifications (All other states)	FCDocumentExecutionEscalation@wellsfargo.com	Katherine Magabo Email: Katherine.Magabo@wellsfargo.com Phone: (704) 383-0533 Kimberly Anderson Email: Kimberly.Anderson@wellsfargo.com Phone: Not Available

Appendix S – Blanket Fee Approval Matrix

I-clear line item	Service	FHLMC & FNMA Investor	Non FHLMC & FNMA Investor	Recoverability
11118	Shorten Redemption <ul style="list-style-type: none"> Over 45 days only 	Approval required from FHLMC/ FNMA	\$0 to \$150	Recoverable
n/a	Obtain Documents Needed For Legal Action Not In Clients Possession	No Charge	No Charge	N/A
12247 recording fee	Draft Assignment Fee Assignment Recording Costs	No Charge Actual out of pocket costs w/supporting documentation	No Charge	Non Recoverable
11181	Lost Note Affidavits	\$0 to \$50.00	\$0 to \$50	Non Recoverable
19121	Title Issues Including Recording Costs	\$0 to \$150.00	\$0 to \$150	Non Recoverable
11117	Contested Foreclosures / MSJ <ul style="list-style-type: none"> Note if allegations are due to improper attorney actions, there will be no approval for charges to Wells Fargo. 	Approval required from FHLMC/FNMA	\$0 to \$750	Recoverable
11184	Amend Judgment <ul style="list-style-type: none"> For servicer advances of \$2K or less do not amend judgment. For servicer advances greater than \$2K, prior approval is required. 	Approval required from FHLMC/FNMA	Approval required from servicer	Recoverable
11182	Amend Complaint <ul style="list-style-type: none"> note if amendment is due to improper attorney actions, there will be no approval for charges to Wells Fargo 	Approval required from FHLMC/FNMA	\$100	Recoverable
19328	Cure Mobile Home Issues	Refer to Direct Source Manual	Refer to Direct Source Manual	Non Recoverable
19163	Probate Matters	Approval required from FHLMC/FNMA	\$0 to \$1750	Recoverable

11116	Reset Sale	Approval required from FHLMC/FNMA	\$0 to \$250	Recoverable
11120	Postponements	Approval required from FHLMC/FNMA	\$0 to \$150	Recoverable
11183	Home Owner Association Affirmative Action (Florida Only)	Approval required from FHLMC/FNMA	\$0 to \$350 (Florida only)	Recoverable
19332	Mediation	Approval required from FHLMC/FNMA	\$0 to \$550	Recoverable

Appendix T – Collateral File Ordering Procedure

Collateral File Ordering Procedure

The purpose of the **Collateral File Ordering Procedure** is to provide a unified format that will eliminate unnecessary mistakes and enable us to get required information to consistently fulfill collateral file requests accurately and efficiently from the request form.

References

The Collateral File Request Form must be used to request collateral files. The Form and Procedures can be found on the auto reply of the DocOrderingHMEC mailbox.

NUMBER	DESCRIPTION
1	Collateral File Request Form

Document Ordering Process Steps

If files need to be sent to multiple attorneys, a new spreadsheet needs to be requested for each mailing address. However, if several documents need to be ordered for the same attorney, complete one spreadsheet.

To ensure the accuracy of information and timeliness in ordering documents, please use the following steps:

STEP	ACTION																				
1	Open the Collateral File Request Form from the team mailbox																				
2	Complete the Requestor Information fields																				
	<table border="1"> <thead> <tr> <th colspan="2">Requestor Information</th></tr> </thead> <tbody> <tr> <td>Name:</td><td></td></tr> <tr> <td>Phone No:</td><td></td></tr> <tr> <td>Select Department:</td><td></td></tr> <tr> <td>If originals are requ</td><td> <div> Bankruptcy Foreclosure Litigation Nevada Mediation Other </div> </td></tr> <tr> <td>ATTN:</td><td></td></tr> <tr> <td>STREET:</td><td></td></tr> <tr> <td>CITY:</td><td></td></tr> <tr> <td>STATE:</td><td></td></tr> <tr> <td>ZIP:</td><td></td></tr> </tbody> </table>	Requestor Information		Name:		Phone No:		Select Department:		If originals are requ	<div> Bankruptcy Foreclosure Litigation Nevada Mediation Other </div>	ATTN:		STREET:		CITY:		STATE:		ZIP:	
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3	Complete the Loan Information fields																				
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LOAN INFO																					
Client #	Loan #																				
4	Complete the Items Requested fields																				

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	ORIGINAL IMAGE																																				
5	<p>The section below is for INTERNAL USE ONLY. It will auto populate.</p> <p>Complete the form thoroughly and the columns below will automatically populate as information is entered in the Items Requested section.</p>																																				
	<table border="1"> <tr> <th colspan="4">ORDER STEPS</th></tr> <tr> <th>REVIEW: ORDER</th><th>COL PKG: REQ IMG</th><th>DOC TYPE: NOT IN COL FILE</th><th>CLARIFICATION TEXT</th></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> </table>	ORDER STEPS				REVIEW: ORDER	COL PKG: REQ IMG	DOC TYPE: NOT IN COL FILE	CLARIFICATION TEXT																												
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REVIEW: ORDER	COL PKG: REQ IMG	DOC TYPE: NOT IN COL FILE	CLARIFICATION TEXT																																		
6	Important! DO NOT modify or change the format of this document.																																				
7	Once completed, forward the request form to DocOrderingHMEC@wellsfargo.com .																																				

Revision Control History

Date of Revision	Description of Change
02/03/2012	Establish how to access DTS; Revised Appendix T, "Collateral File Ordering Procedure"; Update instructions to return recorded AOMs; Corrected one e-mail address with error.
01/17/2012	Placed in new template which resulted in some sections now appearing at beginning of document and eliminating some sections.
01/17/2012	Updates made per Change Control#554: Appendix S was updated BLANKET FEE APPROVAL MATRIX, Change Control #1954: T66 step implementation and Change Control #1955:- Foreclosure document execution.